

**UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK**

In re:)	
)	Chapter 11
)	
VOYAGER DIGITAL HOLDINGS, INC., <i>et al.</i> , ¹)	Case No. 22-10943 (MEW)
)	
Debtors.)	(Jointly Administered)
)	

**SUPPLEMENTAL DECLARATION OF MARK A. RENZI IN SUPPORT OF
DEBTORS' REPLY TO MOTION FOR OBJECTION TO CLAIM AMOUNT**

I, Mark A. Renzi, pursuant to 28 U.S.C. § 1746, hereby declare under penalty of perjury as follows:

1. I submit this supplemental declaration in support of the *Debtors' Reply to Motion for Objection to Claim Amount* [Docket No. 1255] (the "Reply").²

2. I am a Managing Director at Berkeley Research Group, LLC ("BRG") and have served as financial advisor to Voyager Digital Holdings, Inc., and its Debtor affiliates since June 30, 2022.

3. The statements in this declaration are, except where specifically noted, based on my personal knowledge or opinion, on information that I have received from the Debtors' employees or advisors, or employees of BRG working directly with me or under my supervision, direction, or control, or from the Debtors' books and records maintained in the ordinary course of

¹ The Debtors in these chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, are: Voyager Digital Holdings, Inc. (7687); Voyager Digital, Ltd. (7224); and Voyager Digital, LLC (8013). The location of the Debtors' principal place of business is 33 Irving Place, Suite 3060, New York, NY 10003.

² Capitalized terms used in this section but not defined herein have the meanings ascribed to such terms in the Reply.

their business. If I were called upon to testify, I could, and would, competently testify to the facts set forth herein on that basis. I am authorized to submit this declaration on behalf of the Debtors.

Daily Average Balance and Annual Reward Rates

4. It is my understanding that the Debtors offered their Account Holders monthly rewards based on their average daily holdings. I understand that, with respect to the monthly reward rate, on or prior to the first business day of the month, the Debtors announced the reward rate for that month while reserving the discretion to raise or lower the rates based on market conditions, as disclosed through and authorized by the Debtors' website and the Debtors' Customer Agreement, attached to the Reply as Exhibit A.³ Every one of the Debtors' customers, including Mr. Shehadeh, was required to agree to the terms of the Customer Agreement as a condition to opening a Voyager account. Also pursuant to the Customer Agreement, the Debtors were expressly authorized to tier rates depending on the amount of a particular cryptocurrency that a customer stored in their account, with specified rates in effect at any time only applied to specific portions of amounts of cryptocurrency on stored in such account.

5. As discussed in my prior declaration, I am aware that the Debtors used the average daily balance calculation to determine the interest earned on behalf of the reward rates each month. The Debtors calculate the average account position over the full month based on an average of the

³ See also <https://www.investvoyager.com/useragreement>. Section 10(B) states: "Rewards earned on Cryptocurrency are variable. Voyager will typically publish anticipated reward rates once per month on or before the first business day of each month. Reward rates may be tiered, with specified rates in effect at any time only applied to specified portions of amounts of Cryptocurrency held in the Account. Rewards will be payable in arrears and added to the Account on or before the fifth business day of each calendar month for the prior calendar month. Voyager uses the daily balance method to calculate the Rewards on the Account. This method applies a daily periodic rate to the specified principal in the Account each day. The daily periodic rate is calculated by dividing the applicable interest rate by three hundred sixty-five (365) days, even in leap years. Voyager will determine the Reward rates and tiers for each month in Voyager's sole discretion, and Customer acknowledges that such Rewards may not be equivalent to benchmark interest rates observed in the market for bank deposit accounts."

customer's account positions on each day of the month. Specifically, the Debtors would take a daily "snapshot" of a customer's daily account balance and then determine the average account position by a customer's account balance each day of that month. For example, if a customer transferred 1 BTC on the tenth day of a 30-day month and made no other transfers for the month, the customer would have an average daily balance for the entire 30-day month of 0.667 BTC (10 days at 0 BTC, 20 days at 1 BTC) or 66.667% of his or her total deposit.

Mr. Shehadeh's Claim

6. Pursuant to the Court's direction,⁴ I have pulled and reviewed the full transaction detail of Mr. Shehadeh's account since he first funded his account on November 9, 2021, pursuant to the Debtors' books and records. I thoroughly reviewed the Debtors' books and records with respect to Mr. Shehadeh's account balance, reward deposits, and reward calculations. I then determined what reward deposits Mr. Shehadeh was entitled to based on his transaction history and account holdings. In some cases, I even reviewed the blockchain detail for those transactions where I believed more detail would aid in my analysis. My team at BRG and I independently calculated, on a monthly basis, Mr. Shehadeh's earned rewards and account balance.

7. **Exhibit A** attached hereto provides the detailed calculations and transactions on a daily basis for Mr. Shehadeh's account. **Exhibit B** attached hereto provides a summary and presentation with respect to the process by which the Debtors reviewed Mr. Shehadeh's rewards as well as the conclusions made from BRG's calculations of Mr. Shehadeh's rewards. A summary of those results is set forth below.

⁴ See Apr. 5, 2023 Hr'g Tr. at 54:16–20.

Summary of Mr. Shehadeh's Account Holdings and Rewards⁵

Coin ⁶	Calculation	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
ADA	Beginning Balance	0	3,512.5	3,512.2	3,534.4	3,547.6	3,559.5	3,571.3	3,581.7	3,592.3
	Monthly Balance Eligible for Rewards ⁷	2,341.6	3,520.9	3,534.0	3,547.1	3,559.1	3,570.9	3,581.4	3,591.9	3,599.4
	Monthly Rate (annual rate / 12)	0.38%	0.38%	0.38%	0.33%	0.33%	0.29%	0.29%	0.25%	0.0
	Reward Deposit	0	8.8	13.2	13.2	11.9	11.8	10.4	10.5	8.9
	Deposits	3,512.5	0	0	0	0	0	0	0	0
	Ending Balance	3,512.5	3,521.2	3,534.4	3,547.6	3,559.5	3,571.3	3,581.7	3,592.2	3,601.2
ETH	Beginning Balance	0	4.04	4.05	4.06	4.08	4.09	4.11	4.12	4.14
	Monthly Balance Eligible for Rewards	2.69	4.05	4.06	4.08	4.09	4.11	4.12	4.13	4.15
	Monthly Rate (annual rate / 12)	0.38%	0.38%	0.35%	0.35%	0.35%	0.31%	0.38%	0.34%	0.00%
	Reward Deposit	0	.01	.02	.01	.01	.01	.01	.02	.01
	Deposits	4.04	0	0	0	0	0	0	0	0
	Ending Balance	4.04	4.05	4.06	4.08	4.09	4.11	4.12	4.14	4.15
BTC	Beginning Balance	0	0.2810	0.2846	0.2859	0.2871	0.2882	0.2892	0.2899	0.2907
	Monthly Balance Eligible for Rewards	0.1873	0.2838	0.2859	0.2870	0.2882	0.2892	0.2899	0.2906	0.2914
	Monthly Rate (annual rate / 12)	0.48%	0.48%	0.40%	0.40%	0.34%	0.25%	0.26%	0.25%	0.00%
	Reward Deposit	0	0.0009	0.0014	0.0011	0.0011	0.0010	0.0007	0.0007	.0007
	Deposits	0.2810	0.0027	0	0	0	0	0	0	0
	Ending Balance	0.2810	0.2846	0.2859	0.2871	0.2882	0.2892	0.2899	0.2907	0.2914
UNI	Beginning Balance	0	43.15	43.20	43.27	43.35	43.42	43.49	43.49	0 ⁸
	Monthly Balance Eligible for Rewards	28.77	43.20	43.27	43.34	43.42	43.49	43.49	43.49	0
	Monthly Rate (annual rate / 12)	0.17%	0.17%	0.17%	0.17%	0.17%	0.00%	0.00%	0.00%	0.00%
	Reward Deposit	0	.05	.07	.07	.07	.07	0	0	0
	Deposits/ Withdrawal ⁸	43.15	0	0	0	0	0	0	(43.49)	0
	Ending Balance	43.15	43.20	43.27	43.35	43.42	43.49	43.49	0	0

8. It is my belief, after a detailed review and analysis of the rewards earned by Mr. Shehadeh from his first deposits on the Debtors' platform on November 9, 2021 through July

⁵ This presents a high-level summary of Mr. Shehadeh's holdings and reward rate calculations for each month and is for illustrative purposes only. Please refer to **Exhibit A** and **Exhibit B** (the "**Exhibits**"), each attached hereto, for precise information and calculations. In the event of a discrepancy between this chart and the Exhibits, the Exhibits govern.

⁶ Mr. Shehadeh held additional coins in his account at various points in time. If a rewards for a certain coin are not shown in the chart, it is my understanding that either (1) the Debtors did not offer rewards on that asset at any point in time or in that particular month or (2) Mr. Shehadeh did not hold the minimum required average daily balance to earn rewards for that asset for that month. I understand that reward rates were set on a monthly basis and were announced before the 1st of each month on the Debtors' website as well as in the Debtors' app on various pages.

⁷ The "Monthly Balance Eligible for Rewards" are calculated based on the number of days in the month coins are held (e.g. deposits made on the 15th of a 30-day month, would earn rewards on 50% of the value of the deposit made).

⁸ Mr. Shehadeh withdrew all of his UNI from the Debtors' platform in June 2022.

5, 2022 (immediately before the Debtors' Petition Date), that Mr. Shehadeh's scheduled claim properly aligns with these calculations. Mr. Shehadeh's claim should therefore only be allowed in the following amounts:

<u>Coin</u>	<u>Amount</u>
Cardano (ADA)	3601.2
Bitcoin (BTC)	0.291399
Ethereum (ETH)	4.14906
Gala (GALA)	89.6079
Terra Luna (LUNA)	2.07
Luna Classic (LUNC)	2
The Sandbox (SAND)	30.697
Shiba Inu (SHIB)	3353371.7

Monthly Summary of Mr. Shehadeh's Rewards

9. Mr. Shehadeh's monthly rewards for each coin he held on the Debtors' platform is as follows:

ADA

10. As set forth in **Exhibit A-1**, on November 9, 2021 Mr. Shehadeh deposited 3,512.5 ADA coins into his Voyager account. As set forth in **Exhibit A-1**, Mr. Shehadeh's November 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh held 3,512.5 ADA coins for 20 out of 30 days in November 2021. As a result, his average daily balance was 0.6667 of his opening balance for November 2021, resulting in an average daily balance of 2,341.6 coins.
- (b) **Monthly Reward Rate:** The annual reward rate for November 2021 was 4.5%. The monthly rate for November 2021 was calculated by dividing 4.5% by 12, which equaled 0.375%.

- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 2,341.6 coins multiplied by the monthly reward rate of 0.375% resulted in a reward amount of 8.8 ADA coins, which was credited to his account on December 1, 2021. See **Exhibit A-2**.

11. As set forth in **Exhibit A-2**, Mr. Shehadeh's December 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,512.5 ADA coins. His November 2021 rewards of 8.8 ADA were deposited on December 1, 2021, which increased his start of day balance on December 2, 2021 to 3,521.2 ADA. He held those coins for 30 out of 31 days in December, resulting in an average daily balance of 3,520.9 coins for December 2021.
- (b) **Monthly Reward Rate:** The annual reward rate for December 2021 was 4.5%. The monthly rate for December 2021 was calculated by dividing 4.5% by 12, which equaled 0.375%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,520.9 coins multiplied by the monthly reward rate of 0.375% resulted in a reward amount of 13.2 ADA coins, which was credited to his account on January 1, 2022. See **Exhibit A-3**.

12. As set forth in **Exhibit A-3**, Mr. Shehadeh's January 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,521.2 ADA coins. His December 2021 rewards of 13.2 ADA were deposited on January 1, 2022, which increased his start of day balance on January 2, 2022 to 3,534.4 ADA. He held those coins for 30 out of 31 days in January, resulting in an average daily balance of 3,534.0 coins for January 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for January 2022 was 4.5%. The monthly rate for January 2022 was calculated by dividing 4.5% by 12, which equaled 0.375%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,534.0 coins multiplied by the monthly reward rate of 0.375% resulted in a reward amount of 13.2 ADA coins, which was credited to his account on February 1, 2022. See **Exhibit A-4**.

13. As set forth in **Exhibit A-4**, Mr. Shehadeh's February 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,534.4 ADA coins. His January 2022 rewards of 13.2 ADA were deposited on February 1, 2022, which increased his start of day balance on February 2, 2022 to 3,547.6 ADA. He held those

coins for 27 out of 28 days in February, resulting in an average daily balance of 3,547.1 coins for February 2022.

- (b) **Monthly Reward Rate:** The annual reward rate for February 2022 was 4.0%. The monthly rate for February 2022 was calculated by dividing 4.0% by 12, which equaled 0.333%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,547.1 coins multiplied by the monthly reward rate of 0.333% resulted in a reward amount of 11.9 ADA coins, which was credited to his account on March 1, 2022. See **Exhibit A-5**.

14. As set forth in **Exhibit A-5**, Mr. Shehadeh's March 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,547.6 ADA coins. His February 2022 rewards of 11.9 ADA were deposited on March 1, 2022, which increased his start of day balance on March 2, 2022 to 3,559.5 ADA. He held those coins for 30 out of 31 days in March, resulting in an average daily balance of 3,559.1 coins for March 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for March 2022 was 4.0%. The monthly rate for March 2022 was calculated by dividing 4.0% by 12, which equaled 0.333%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,559.1 coins multiplied by the monthly reward rate of 0.333% resulted in a reward amount of 11.9 ADA coins, which was credited to his account on April 1, 2022. See **Exhibit A-6**.

15. As set forth in **Exhibit A-6**, Mr. Shehadeh's April 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,559.5 ADA coins. His March 2022 rewards of 11.9 ADA were deposited on April 1, 2022, which increased his start of day balance on April 2, 2022 to 3,571.3 ADA. He held those coins for 29 out of 30 days in April, resulting in an average daily balance of 3,570.9 coins for April 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for April 2022 was 3.5%. The monthly rate for April 2022 was calculated by dividing 3.5% by 12, which equaled 0.291%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,570.9 coins multiplied by the monthly reward rate of 0.291% resulted in a reward amount of 10.4 ADA coins, which was credited to his account on May 1, 2022. See **Exhibit A-7**.

16. As set forth in **Exhibit A-7**, Mr. Shehadeh's May 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,571.3 ADA coins. His April 2022 rewards of 10.4 ADA were deposited on May 1, 2022, which increased his start of day balance on May 2, 2022 to 3,581.7 ADA. He held those coins for 30 out of 31 days in May, resulting in an average daily balance of 3,581.4 coins for May 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for May 2022 was 3.5%. The monthly rate for May 2022 was calculated by dividing 3.5% by 12, which equaled 0.291%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,581.4 coins multiplied by the monthly reward rate of 0.291% resulted in a reward amount of 10.5 ADA coins, which was credited to his account on June 1, 2022. See **Exhibit A-8**.

17. As set forth in **Exhibit A-8**, Mr. Shehadeh's June 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 3,581.7 ADA coins. His May 2022 rewards of 10.5 ADA were deposited on June 1, 2022, which increased his start of day balance on June 2, 2022 to 3,592.2 ADA. He held those coins for 29 out of 30 days in June, resulting in an average daily balance of 3,591.9 coins for June 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for June 2022 was 3.0%. The monthly rate for June 2022 was calculated by dividing 3.0% by 12, which equaled 0.25%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 3,591.9 coins multiplied by the monthly reward rate of 0.25% resulted in a reward amount of 8.9 ADA coins, which was credited to his account on July 1, 2022. See **Exhibit A-9**.

BTC

18. As set forth in **Exhibit A-1**, on November 9, 2021 Mr. Shehadeh deposited 0.281017 BTC coins into his Voyager account. As set forth in **Exhibit A-1**, Mr. Shehadeh's November 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh held 0.281017 BTC for 20 out of 30 days in November 2021. As a result, his average daily balance was 0.6667 of his opening balance for November 2021, resulting in an average daily balance of 0.187345 BTC.

- (b) **Monthly Reward Rate:** The annual reward rate for November 2021 was 5.75%. The monthly rate for November 2021 was calculated by dividing 5.75% by 12, which equaled 0.479%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.187345 coins multiplied by the monthly reward rate of 0.479% resulted in a reward amount of 0.000897 BTC, which was credited to his account on December 1, 2021. *See Exhibit A-2.*

19. As set forth in Exhibit A-2, Mr. Shehadeh's December 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.281017 BTC coins. His November 2021 rewards of 0.000897 BTC were deposited on December 1, 2021, which increased his start of day balance on December 2, 2021 to 0.281915 BTC. He held those coins for 8 out of 31 days, until he purchased 0.00019 BTC and 0.001963 BTC on December 8, 2021 and December 9, 2021, respectively. He held those coins until December 12, 2021, when he purchased 0.000512 BTC. He then held those coins for 19 out of 31 days in December. Accordingly, his average daily balance was 0.283822 BTC for December 2021.
- (b) **Monthly Reward Rate:** The annual reward rate for December 2021 was 5.75%. The monthly rate for December 2021 was calculated by dividing 5.75% by 12, which equaled 0.479%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.283822 coins multiplied by the monthly reward rate of 0.479% resulted in a reward amount of 0.001359 BTC, which was credited to his account on January 1, 2022. *See Exhibit A-3.*

20. As set forth in Exhibit A-3, Mr. Shehadeh's January 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.284583 BTC coins. His December 2021 rewards of 0.001359 BTC were deposited on January 1, 2022, which increased his start of day balance on January 2, 2022 to 0.285943 BTC. He held those coins for 30 out of 31 days in January, resulting in an average daily balance of 0.285899 BTC for January 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for January 2022 was 4.75%. The monthly rate for January 2022 was calculated by dividing 4.75% by 12, which equaled 0.395%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.285899 coins multiplied by the monthly reward rate of 0.395% resulted in a reward amount of

0.001131 BTC coins, which was credited to his account on February 1, 2022. *See Exhibit A-4.*

21. As set forth in Exhibit A-4, Mr. Shehadeh's February 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.285943 BTC coins. His January 2022 rewards of 0.001131 BTC were deposited on February 1, 2022, which increased his start of day balance on February 2, 2022 to 0.287075 BTC. He held those coins for 27 out of 28 days in February, resulting in an average daily balance of 0.287035 BTC for February 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for February 2022 was 4.75%. The monthly rate for February 2022 was calculated by dividing 4.75% by 12, which equaled 0.395%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.287035 BTC multiplied by the monthly reward rate of 0.395% resulted in a reward amount of 0.001136 BTC coins, which was credited to his account on March 1, 2022. *See Exhibit A-5.*

22. As set forth in Exhibit A-5, Mr. Shehadeh's March 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.287075 BTC coins. His February 2022 rewards of 0.001136 BTC were deposited March 1, 2022, which increased his start of day balance on March 2, 2022 to 0.288211 BTC. He held those coins for 30 out of 31 days in March, resulting in an average daily balance of 0.288174 BTC for March 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for March 2022 was 4.05%. The monthly rate for March 2022 was calculated by dividing 4.05% by 12, which equaled 0.337%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.288174 coins multiplied by the monthly reward rate of 0.337% resulted in a reward amount of 0.000972 BTC coins, which was credited to his account on April 1, 2022. *See Exhibit A-6.*

23. As set forth in Exhibit A-6, Mr. Shehadeh's April 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.288211 BTC coins. His March 2022 rewards of 0.000972 BTC were deposited on April 1, 2022, which

increased his start of day balance on April 2, 2022 to 0.289184 BTC. He held those coins for 29 out of 30 days in April, resulting in an average daily balance of 0.289152 BTC for April 2022.

- (b) **Monthly Reward Rate:** The annual reward rate for April 2022 was 3.05%. The monthly rate for April 2022 was calculated by dividing 3.05% by 12, which equaled 0.254%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.289152 coins multiplied by the monthly reward rate of 0.254% resulted in a reward amount of 0.000734 BTC coins, which was credited to his account on May 1, 2022. *See Exhibit A-7.*

24. As set forth in Exhibit A-7, Mr. Shehadeh's May 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.289184 BTC coins. His April 2022 rewards of 0.000734 BTC were deposited on May 1, 2022, which increased his start of day balance on May 2, 2022 to 0.289919 BTC. He held those coins for 30 out of 31 days in May, resulting in an average daily balance of 0.289895 BTC for May 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for May 2022 was 3.08%. The monthly rate for May 2022 was calculated by dividing 3.08% by 12, which equaled 0.256%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.289895 coins multiplied by the monthly reward rate of 0.256% resulted in a reward amount of 0.000743 BTC coins, which was credited to his account on June 1, 2022. *See Exhibit A-8.*

25. As set forth in Exhibit A-8, Mr. Shehadeh's June 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 0.289919 BTC coins. His May 2022 rewards of 0.000743 BTC were deposited on June 1, 2022, which increased his start of day balance on June 2, 2022 to 0.290662 BTC. He held those coins for 29 out of 30 days in June, resulting in an average daily balance of 0.290637 BTC for June 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for June 2022 was 3.04%. The monthly rate for June 2022 was calculated by dividing 3.04% by 12, which equaled 0.253%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 0.290637 coins multiplied by the monthly reward rate of 0.253% resulted in a reward amount of

0.000736 BTC coins, which was credited to his account on July 1, 2022. *See Exhibit A-9.*

ETH

26. As set forth in Exhibit A-1, on November 9, 2021 Mr. Shehadeh deposited 4.03767 ETH coins into his Voyager account. As set forth in Exhibit A-1, Mr. Shehadeh's November 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh held 4.03767 ETH coins for 20 out of 30 days in November 2021. As a result, his average daily balance was 0.6667 of his opening balance for November 2021, resulting in an average daily balance of 2.69178 ETH.
- (b) **Monthly Reward Rate:** The annual reward rate for November 2021 was 4.60%. The monthly rate for November 2021 was calculated by dividing 4.60% by 12, which equaled 0.383%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 2.69178 coins multiplied by the monthly reward rate of 0.383% resulted in a reward amount of 0.01031 ETH coins, which was credited to his account on December 1, 2021. *See Exhibit A-2.*

27. As set forth in Exhibit A-2, Mr. Shehadeh's December 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.03767 ETH coins. His November 2021 rewards of 0.01031 ETH were deposited on December 1, 2021, which increased his start of day balance on December 2, 2021 to 4.04799 ETH. He held those coins for 30 out of 32 days in December, resulting in an average daily balance of 4.047657 coins for December 2021.
- (b) **Monthly Reward Rate:** The annual reward rate for December 2021 was 4.60%. The monthly rate for December 2021 was calculated by dividing 4.60% by 12, which equaled 0.383%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.047657 coins multiplied by the monthly reward rate of 0.383% resulted in a reward amount of 0.01551 ETH coins, which was credited to his account on January 1, 2022. *See Exhibit A-3.*

28. As set forth in Exhibit A-3, Mr. Shehadeh's January 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.04799 ETH coins. His December 2021 rewards of 0.01551 ETH were deposited on January 1, 2022, which increased his start of day balance on January 2, 2022 to 4.06351 ETH. He held those coins for 30 out of 31 days in January, resulting in an average daily balance of 4.063009 coins for January 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for January 2022 was 4.25%. The monthly rate for January 2022 was calculated by dividing 4.25% by 12, which equaled 0.354%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.063009 coins multiplied by the monthly reward rate of 0.354% resulted in a reward amount of 0.01438 ETH coins, which was credited to his account on February 3, 2022. *See Exhibit A-4.*

29. As set forth in Exhibit A-4, Mr. Shehadeh's February 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.06351 ETH coins. His January 2022 rewards of 0.01438 ETH were deposited on February 3rd, 2022, which increased his start of day balance on February 4th, 2022 to 4.0779 ETH. He held those coins for 25 out of 28 days in February, resulting in an average daily balance of 4.076358 coins for February 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for February 2022 was 4.25%. The monthly rate for January 2022 was calculated by dividing 4.25% by 12, which equaled 0.354%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.076358 coins multiplied by the monthly reward rate of 0.354% resulted in a reward amount of 0.01443 ETH coins, which was credited to his account on March 1, 2022. *See Exhibit A-5.*

30. As set forth in Exhibit A-5, Mr. Shehadeh's March 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.0779 ETH coins. His February 2022 rewards of 0.01443 ETH coins were deposited on March 1, 2022, which increased his start of day balance on March 2, 2022 to 4.09233 ETH. He held those coins for 30 out of 31 days in March, resulting in an average daily balance of 4.091865 coins for March 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for March 2022 was 4.25%. The monthly rate for March 2022 was calculated by dividing 4.25% by 12, which equaled 0.354%.

- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.091865 coins multiplied by the monthly reward rate of 0.354% resulted in a reward amount of 0.01449 ETH coins, which was credited to his account on April 1, 2022. *See Exhibit A-6.*

31. As set forth in Exhibit A-6, Mr. Shehadeh's April 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.09233 ETH coins. His March 2022 rewards of 0.01449 ETH were deposited on April 1, 2022, which increased his start of day balance on April 2, 2022 to 4.10683 ETH. He held those coins for 29 out of 30 days in April, resulting in an average daily balance of 4.106347 coins for April 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for April 2022 was 3.75%. The monthly rate for April 2022 was calculated by dividing 3.75% by 12, which equaled 0.312%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.106347 coins multiplied by the monthly reward rate of 0.312% resulted in a reward amount of 0.01283 ETH coins, which was credited to his account on May 1, 2022. *See Exhibit A-7.*

32. As set forth in Exhibit A-7, Mr. Shehadeh's May 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.10683 ETH coins. His April 2022 rewards of 0.01283 ETH were deposited on May 1, 2022, which increased his start of day balance on May 2, 2022 to 4.11966 ETH. He held those coins for 30 out of 31 days in May, resulting in an average daily balance of 4.119246 coins for May 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for May 2022 was 4.50%. The monthly rate for May 2022 was calculated by dividing 4.50% by 12, which equaled 0.375%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.119246 coins multiplied by the monthly reward rate of 0.375% resulted in a reward amount of 0.01544 ETH coins, which was credited to his account on June 1, 2022. *See Exhibit A-8.*

33. As set forth in Exhibit A-8, Mr. Shehadeh's June 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 4.11966 ETH coins. His May 2022 rewards of 0.01544 ETH were deposited on June 1, 2022, which increased his start of day balance on June 2, 2022 to 4.13511 ETH. He held those coins for 29 of 30 days in June, resulting in an average daily balance of 4.134595 ETH for June 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for June 2022 was 4.05%. The monthly rate for June 2022 was calculated by dividing 4.05% by 12, which equaled 0.337%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 4.134595 coins multiplied by the monthly reward rate of 0.337% resulted in a reward amount of 0.01395 ETH coins, which was credited to his account on July 1, 2022. *See Exhibit A-9.*

UNI

34. As set forth in Exhibit A-1, on November 9, 2021 Mr. Shehadeh deposited 43.153 UNI coins into his Voyager account. As set forth in Exhibit A-1, Mr. Shehadeh's November 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh held 43.153 UNI coins for 20 out of 30 days in November 2021. As a result, his average daily balance was 0.6667 of his opening balance for November 2021, resulting in an average daily balance of 28.769 UNI.
- (b) **Monthly Reward Rate:** The annual reward rate for November 2021 was 2.00%. The monthly rate for November 2021 was calculated by dividing 2.00% by 12, which equaled 0.166%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 28.769 coins multiplied by the monthly reward rate of 0.166% resulted in a reward amount of 0.047 UNI coins, which was credited to his account on December 1, 2022. *See Exhibit A-2.*

35. As set forth in Exhibit A-2, Mr. Shehadeh's December 2021 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 43.153 UNI coins. His November 2021 rewards of 0.047 UNI were deposited on December 1, 2021, which increased his start of day balance on December 2, 2021 to 43.201 UNI. He held those coins for 30 out of 31 days in December, resulting in an average daily balance of 43.199 coins for December 2021.
- (b) **Monthly Reward Rate:** The annual reward rate for December 2021 was 2.00%. The monthly rate for December 2021 was calculated by dividing 2.00% by 12, which equaled 0.166%.

- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 43.199 coins multiplied by the monthly reward rate of 0.166% resulted in a reward amount of 0.072 UNI coins, which was credited to his account on January 1, 2022. See **Exhibit A-3**.

36. As set forth in **Exhibit A-3**, Mr. Shehadeh's January 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 43.201 UNI coins. His December 2021 rewards of 0.072 UNI were deposited on January 1, 2022, which increased his start of day balance on January 2, 2022 to 43.273 UNI. He held those coins for 30 out of 31 days in January, resulting in an average daily balance of 43.271 coins for January 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for January 2022 was 2.00%. The monthly rate for January 2022 was calculated by dividing 2.00% by 12, which equaled 0.166%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 43.271 coins multiplied by the monthly reward rate of 0.166% resulted in a reward amount of 0.072 UNI coins, which was credited to his account on February 2, 2022. See **Exhibit A-4**.

37. As set forth in **Exhibit A-4**, Mr. Shehadeh's February 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 43.273 UNI coins. His January 2022 rewards of 0.072 UNI were deposited on February 2, 2022, which increased his start of day balance on February 3rd, 2022 to 43.345 UNI. He held those coins 26 out of 28 days in February, resulting in an average daily balance of 43.340 coins for February 2022.
- (b) **Monthly Reward Rate:** The annual reward rate for February 2022 was 2.00%. The monthly rate for February 2022 was calculated by dividing 2.00% by 12, which equaled 0.166%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 43.340 coins multiplied by the monthly reward rate of 0.166% resulted in a reward amount of 0.072 UNI coins, which was credited to his account on March 1, 2022. See **Exhibit A-5**.

38. As set forth in **Exhibit A-5**, Mr. Shehadeh's March 2022 rewards were calculated as follows:

- (a) **Average Daily Balance:** Mr. Shehadeh began the month with 43.345 UNI coins. His February 2022 rewards of 0.072 UNI coins were deposited on March 1, 2022, which increased his start of day balance on March 2, 2022 to 43.417 UNI. He held those

coins for 30 out of 31 days in March, resulting in an average daily balance of 43.415 coins for March 2022.

- (b) **Monthly Reward Rate:** The annual reward rate for March 2022 was 2.00%. The monthly rate for March 2022 was calculated by dividing 2.00% by 12, which equaled 0.166%.
- (c) **Reward Amount:** Mr. Shehadeh's average daily balance of 43.415 coins multiplied by the monthly reward rate of 0.166% resulted in a reward amount of 0.072 UNI coins, which was credited to his account on April 1, 2022. See **Exhibit A-6**.

39. As set forth on **Exhibit B-7**, the minimum balance threshold to earn rewards for UNI was 50 UNI beginning April 1, 2022. Mr. Shehadeh did not reach the 50-UNI threshold so he did not earn rewards on account of UNI from April 2022 until he subsequently withdrew 43.489 UNI in June 2022.

40. Based on the foregoing review of Mr. Shehadeh's complete transaction history, I believe that Mr. Shehadeh's scheduled claim accurately reflects his claim against the Debtors and his objection should be overruled.

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Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing statements are true and correct to the best of my knowledge, information, and belief.

Dated: April 8, 2023
Boston, Massachusetts

/s/ Mark A. Renzi

Mark A. Renzi
Managing Director
Berkeley Research Group, LLC

Exhibit A

Detailed Calculations

Month: Nov-21
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
11/1/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/2/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/3/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/4/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/5/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/6/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/7/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/8/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/9/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/10/2021	\$ -	-	-	-	-	-	-	-	-	-	-
11/11/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/12/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/13/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/14/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/15/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/16/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/17/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/18/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/19/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/20/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/21/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/22/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/23/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/24/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/25/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/26/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/27/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/28/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/29/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
11/30/2021	\$ -	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
Avg Daily Bal:	\$ -	0.187345	2.69178	2,341.6	28.769	-	-	-	-	-	-

Rewards Rate:	5.75%	4.60%	4.50%	2.00%	N/A	N/A	N/A	N/A	N/A	N/A
Calculated Earn Rewards:	0.000897	0.01031	8.8	0.048	-	-	-	-	-	-

USD Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT
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Crypto Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT	TRANSACTION HASH
11/10/21 0:24	01FM3KQBCBEQGSBT888ZWR1S3W	Deposit	ADA	3512.5	33c6686e2eb7371a9cffd1146baf9298080a8eac0ed62cb12ed76b231283296b
11/10/21 1:37	01FM3QNVFPRV4SX7R5DS7EDDZF	Deposit	BTC	0.281017	bc8d124af09164082f64947ff81d7fc038f12abe2e660c1bf4eb0f7ba8abacaa
11/10/21 1:23	01FM3Q2FH6JE3YR41SHMVY1EZQ	Deposit	ETH	4.03767	0x709e3f4f2d34b6651a8893e6fde320af8ced7b5167a943fb9aabf7e6aedd2944
11/10/21 1:23	01FM3Q2G0HXMVQ93PBM9HKGR48	Deposit	UNI	43.153	0x885e60462cf96493a3efd7f612ffe601ee9b41148c73cb4a15ea33deb2d3c8ef

Reward Deposits

DATE UTC	DEPOSIT ID	TYPE	ASSET	AMOUNT	EARN MONTH
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Trades

DATE UTC	TRADE ID	TYPE	ASSET	QUANTITY	PRICE	USD AMT
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Month: Dec-21
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
12/1/2021	-	0.281017	4.03767	3,512.5	43.153	-	-	-	-	-	-
12/2/2021	-	0.281915	4.04799	3,521.2	43.201	-	-	-	-	-	-
12/3/2021	-	0.281915	4.04799	3,521.2	43.201	-	-	-	-	-	-
12/4/2021	-	0.281915	4.04799	3,521.2	43.201	-	-	-	-	-	-
12/5/2021	-	0.281915	4.04799	3,521.2	43.201	-	-	-	-	-	-
12/6/2021	-	0.281915	4.04799	3,521.2	43.201	-	-	-	-	-	-
12/7/2021	-	0.281915	4.04799	3,521.2	43.201	-	-	-	-	-	-
12/8/2021	-	0.282108	4.04799	3,521.2	43.201	11.378	1,033,858.8	-	-	-	-
12/9/2021	-	0.284071	4.04799	3,521.2	43.201	20.697	1,033,858.8	-	-	-	-
12/10/2021	-	0.284071	4.04799	3,521.2	43.201	20.697	1,033,858.8	-	-	-	-
12/11/2021	-	0.284071	4.04799	3,521.2	43.201	20.697	1,033,858.8	-	-	-	-
12/12/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	-	-	-	-
12/13/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	-	-	-	-
12/14/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	-	-	-	-
12/15/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/16/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/17/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/18/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/19/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/20/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/21/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/22/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/23/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/24/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/25/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/26/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/27/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/28/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/29/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/30/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
12/31/2021	-	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
Avg Daily Bal:	\$ -	0.283822	4.047657	3,520.9	43.199	15.723	800,406.8	2.802	-	-	-

Rewards Rate:	5.75%	4.60%	4.50%	2.00%	N/A	N/A	N/A	N/A	N/A	N/A
Calculated Earn Rewards:	0.001359	0.01551	13.2	0.072	-	-	-	-	-	-

USD Transfers

DATE UTC	TRANSACTION_ID	TYPE	ASSET	AMOUNT
12/7/21 11:05	01FPA93QM21N USD	\$ 15.00 Deposit	USD	\$ 15.00
12/7/21 11:48	01FPABJPFW8EI USD	\$ 100.00 Deposit	USD	\$ 100.00
12/8/21 0:36	01FPBQJHJNQR USD	\$ 100.00 Deposit	USD	\$ 100.00
12/8/21 0:50	01FPBRAFCM5B USD	\$ 50.00 Deposit	USD	\$ 50.00
12/14/21 1:12	01FPV7ZE4GH6: USD	\$ 10.00 Deposit	USD	\$ 10.00

Crypto Transfers

DATE UTC	TRANSACTION_ID	TYPE	ASSET	AMOUNT	TRANSACTION_HASH
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Reward Deposits

DATE UTC	DEPOSIT_ID	TYPE	ASSET	AMOUNT	EARN_MONTH
12/1/21 22:55	01FNNW3AY983398T6V3RCVD54T8	Earn Reward	ADA	8.8	11/1/2021
12/1/21 9:24	01FNTMYPM0HHW49TGM07AS9SSN	Earn Reward	BTC	0.000897	11/1/2021
12/1/21 10:38	01FNTS6RBGVG4NHB1WKKXJ2CTH	Earn Reward	ETH	0.01031	11/1/2021
12/1/21 12:50	01FNVQCBW75VAQDS28X21NJR	Earn Reward	UNI	0.047	11/1/2021
12/12/21 17:37	01FPNT9XJQYWFRFAE3H8PM5JT6	Referral Reward	BTC	0.001	12/1/2021

Trades

DATE UTC	TRADE_ID	TYPE	ASSET	QUANTITY	PRICE	USD	AMT
12/7/21 11:11	01FPA9FF836FYSD82007V7HM3	Buy	SAND	2.6152	5.73	\$	15.00
12/7/21 11:50	01FPABNWVY6EYKM2FV3TCQZBGD	Buy	SAND	8.7626	5.7	\$	50.00
12/7/21 11:59	01FPAC6X1RY1CN0YB9DKQD1NGJ	Buy	SHIB	1033858.8	0.00003868	\$	40.00
12/7/21 12:00	01FPAC81MQCC0CNF5YRVAA4HFH	Buy	BTC	0.000193	51802.73	\$	10.00
12/8/21 0:41	01FPBQSYTE1SC668QZ1EHF40H9	Buy	BTC	0.001963	50932.79	\$	100.00
12/8/21 0:55	01FPBRKSGQJBMGD7TKHQ6NBQGF	Buy	SAND	9.3191	5.36	\$	50.00
12/14/21 23:46	01FPXNDYMBNTB31F2SND8JNEYC	Buy	MATIC	5.109	1.957	\$	10.00

Month: Jan-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
1/1/2022	0	0.284583	4.04799	3,521.2	43.201	20.697	1,033,858.8	5.109	-	-	-
1/2/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/3/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/4/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/5/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/6/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/7/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/8/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/9/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/10/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	5.109	-	-	-
1/11/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/12/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/13/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/14/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/15/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/16/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/17/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/18/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/19/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/20/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/21/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/22/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/23/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/24/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/25/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/26/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/27/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/28/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/29/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/30/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
1/31/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
Avg Daily Bal:	\$ -	0.285899	4.063009	3,534.0	43.271	20.697	1,033,858.8	38.429	-	-	-

Rewards Rate: 4.75% 4.25% 4.50% 2.00% N/A N/A N/A N/A N/A N/A
Calculated Earn Rewards: 0.001131 0.01438 13.2 0.072 - - - - -

USD Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT
1/10/22 17:47	01FS2HN2ZP81KG002J64J5Z9ZP	Deposit	USD	\$ 100.00

Crypto Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT	TRANSACTION HASH
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Reward Deposits

DATE UTC	DEPOSIT ID	TYPE	ASSET	AMOUNT	EARN MONTH
1/1/22 22:29	01FRBW5N76CCSG5AE2Q8HFQRST	Earn Reward	ADA	13.2	12/1/2021
1/1/22 9:27	01FRAFDP99HT8XJRR3CA5BYAN	Earn Reward	BTC	0.001359	12/1/2021
1/1/22 10:38	01FRAKG02YS78RVW8KNHWCE7SQ	Earn Reward	ETH	0.01551	12/1/2021
1/1/22 12:38	01FRATBGY8B81MMEHN7VFJPC5M	Earn Reward	UNI	0.072	12/1/2021

Trades

DATE UTC	TRADE ID	TYPE	ASSET	QUANTITY	PRICE	USD AMT
1/10/22 17:48	01FS2HNGM10R64YNNVCDJMRZ9D5	Buy	MATIC	49.186	2.033	\$ 100.00

Month: Feb-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
2/1/2022	0	0.285943	4.06351	3,534.4	43.273	20.697	1,033,858.8	54.295	-	-	-
2/2/2022	0	0.287075	4.06351	3,547.6	43.273	20.697	1,033,858.8	54.295	-	-	-
2/3/2022	0	0.287075	4.06351	3,547.6	43.345	20.697	1,033,858.8	54.295	-	-	-
2/4/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	1,033,858.8	54.295	1	-	-
2/5/2022	6	0.287075	4.0779	3,547.6	43.345	20.697	1,033,858.8	54.295	2	-	-
2/6/2022	6	0.287075	4.0779	3,547.6	43.345	20.697	1,033,858.8	54.295	2	-	-
2/7/2022	6	0.287075	4.0779	3,547.6	43.345	20.697	1,033,858.8	54.295	2	-	-
2/8/2022	6	0.287075	4.0779	3,547.6	43.345	20.697	1,033,858.8	54.295	2	-	-
2/9/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	1,033,858.8	54.295	2	-	59.9879
2/10/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	59.9879
2/11/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	59.9879
2/12/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	89.6079
2/13/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	89.6079
2/14/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	89.6079
2/15/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	89.6079
2/16/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	89.6079
2/17/2022	0	0.287075	4.0779	3,547.6	43.345	20.697	3,353,371.7	54.295	2	-	89.6079
2/18/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/19/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/20/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/21/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/22/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/23/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/24/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/25/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/26/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/27/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
2/28/2022	0	0.287075	4.0779	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6079
Avg Daily Bal:	\$ 0.86	0.287035	4.076358	3,547.1	43.340	24.626	2,607,814.0	54.295	1.8	-	60.8321

Rewards Rate:	4.75%	4.25%	4.00%	2.00%	N/A	N/A	N/A	N/A	N/A	N/A
Calculated Earn Rewards:	0.001136	0.01443	11.8	0.072	-	-	-	-	-	-

USD Transfers

DATE UTC	TRANSACTION_ID	TYPE	ASSET	AMOUNT
2/3/22 1:46	01FTYM5MFVJDA3CTYKCVNMY7TX	Deposit	USD	\$ 50.00
2/4/22 4:45	01FV1GTJ4N5GR04WD6N7DJAAS6	Deposit	USD	\$ 50.00
2/4/22 16:36	01FV25FQ3AC1A0P377XHQQ0SNO	Deposit	USD	\$ 10.00
2/8/22 17:44	01FVD703S364R8NSQ3JAGJSXQ0	Deposit	USD	\$ 14.00
2/9/22 17:29	01FVFRGHZSG7ZJWGFOS7ZYA963	Deposit	USD	\$ 30.00
2/9/22 17:31	01FVFRM9DFDB5FRFVERBJFQSQJ	Deposit	USD	\$ 50.00
2/11/22 13:12	01FVMEMNYYJB262NDNKMXXHGHN2G	Deposit	USD	\$ 10.00
2/17/22 4:24	01FW2YRV93EAP2JDYQ0QG8TJ0F	Deposit	USD	\$ 40.00

Crypto Transfers

DATE UTC	TRANSACTION_ID	TYPE	ASSET	AMOUNT	TRANSACTION_HASH
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Reward Deposits

DATE UTC	DEPOSIT_ID	TYPE	ASSET	AMOUNT	EARN_MONTH
2/1/22 18:24	01FTV8GE62RYVVX1C1QZCHBA3Q	Earn Reward	ADA	13.2	1/1/2022
2/1/22 22:18	01FTVNX4N7HVQWTVQH6YMPBQ	Earn Reward	BTC	0.001131	1/1/2022
2/3/22 0:35	01FTYG4DTVGA12N7VRF26P7B62	Earn Reward	ETH	0.01438	1/1/2022
2/2/22 20:10	01FTYQYQ97DJ7NSYAGWCXRA5NN	Earn Reward	UNI	0.072	1/1/2022

Note: ETH and UNI deposits were not made until the 3rd and 2nd days of the month respectively, due to system issue where deposits had to be re-run creating a delay in processing

Trades

DATE UTC	TRADE_ID	TYPE	ASSET	QUANTITY	PRICE	USD	AMT
2/3/22 1:46	01FTYM5WAFMSSMVCK0XQG150P2	Buy	LUNC	1	48.4393	\$	50.00
2/4/22 17:05	01FV2V521XN5J3PQGJF2K6A1W	Buy	LUNC	1	53.672	\$	54.00
2/8/22 17:46	01FVD73DS1T4E9NBC4F2KGRA5Y	Buy	GALA	59.9879	0.3334	\$	20.00
2/9/22 17:40	01FVFS4C8GFYNXDZX7FNY3G4ZB	Buy	SHIB	2319512.9	0.00003448	\$	80.00
2/11/22 13:13	01FVMEMX7KG9RYDD92JWTC166	Buy	GALA	29.62	0.3376	\$	10.00
2/17/22 13:43	01FW2YS047BV4MRW7ZPN75BSZT	Buy	SAND	10	4	\$	40.00

2/28/2022
2/4/2022
24

Month: Mar-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
3/1/2022	0	0.287075	4.07790	3,547.6	43.345	30.697	3,353,371.7	54.295	2	-	89.6
3/2/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/3/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/4/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/5/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/6/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/7/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/8/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/9/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/10/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/11/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/12/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/13/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/14/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/15/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/16/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/17/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/18/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/19/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/20/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/21/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/22/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/23/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/24/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/25/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/26/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/27/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/28/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/29/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/30/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
3/31/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6
Avg Daily Bal:	\$ -	0.288174	4.091865	3,559.1	43.415	30.697	3,353,371.7	54.295	2.0	-	89.6

Rewards Rate:	4.05%	4.25%	4.00%	2.00%	N/A	N/A	N/A	N/A	N/A	N/A
Calculated Earn Rewards:	0.000972	0.01449	11.9	0.072	-	-	-	-	-	-

USD Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT
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Crypto Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT	TRANSACTION_HASH
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Reward Deposits

DATE UTC	DEPOSIT ID	TYPE	ASSET	AMOUNT	EARN_MONTH
3/1/22 9:39	01FX2DKASKHYRAKTCG74CN0H28	Earn Reward	ADA	11.8	2/1/2022
3/1/22 18:16	01FX3B637WD17066JDNV7VZT36	Earn Reward	BTC	0.001136	2/1/2022
3/1/22 19:29	01FX3FAWNT6746NRAPZW40HSC5	Earn Reward	ETH	0.01443	2/1/2022
3/1/22 10:12	01FX2FF31SMFAP6T4RNJ7T2E2X	Earn Reward	UNI	0.072	2/1/2022

Trades

DATE UTC	TRADE ID	TYPE	ASSET	QUANTITY	PRICE USD	AMT
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Month: Apr-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
4/1/2022	0	0.288211	4.09233	3,559.5	43.417	30.697	3,353,371.7	54.295	2	-	89.6079
4/2/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/3/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/4/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/5/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/6/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/7/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/8/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/9/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/10/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/11/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/12/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/13/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/14/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/15/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/16/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/17/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/18/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/19/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/20/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/21/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/22/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/23/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/24/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/25/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/26/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/27/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/28/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/29/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
4/30/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
Avg Daily Bal:	\$ -	0.289152	4.106347	3,570.9	43.487	30.697	3,353,371.7	54.295	2.0	-	89.6079

Rewards Rate:	3.05%	3.75%	3.50%	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
Calculated Earn Rewards:	0.000734	0.01283	10.4	-	-	-	-	-	-	-

USD Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT
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Crypto Transfers

DATE UTC	TRANSACTION ID	TYPE	ASSET	AMOUNT	TRANSACTION HASH
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Reward Deposits

DATE UTC	DEPOSIT ID	TYPE	ASSET	AMOUNT	EARN MONTH
4/1/22 9:51	01FZJ8JP4Q2W49Y3RG949JRH5Z	Earn Reward	ADA	11.9	3/1/2022
4/1/22 11:58	01FZJFTZWDDF9ZNF5812XKZ92S	Earn Reward	BTC	0.000972	3/1/2022
4/1/22 22:54	01FZKNCX7ZNVVW5J2JNVQKFK63	Earn Reward	ETH	0.01449	3/1/2022
4/1/22 14:33	01FZJRR6QXBZV7PPQQW8SGGKSG	Earn Reward	UNI	0.072	3/1/2022

Trades

DATE UTC	TRADE ID	TYPE	ASSET	QUANTITY	PRICE USD	AMT
----------	----------	------	-------	----------	-----------	-----

Month: May-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
5/1/2022	0	0.289184	4.10683	3,571.3	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/2/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/3/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/4/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/5/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/6/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/7/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/8/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/9/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/10/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/11/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/12/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/13/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/14/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/15/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/16/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/17/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/18/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/19/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/20/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/21/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/22/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/23/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/24/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/25/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/26/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/27/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/28/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/29/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/30/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
5/31/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
Avg Daily Bal:	\$ -	0.289895	4.119246	3,581.4	43.489	30.697	3,353,371.7	54.295	2.0	-	89.6079

Rewards Rate: 3.08% 4.50% 3.50% 0.00% N/A N/A N/A N/A N/A N/A
Calculated Earn Rewards: 0.000743 0.01544 10.5 - - - - - - -

USD Transfers

DATE UTC TRANSACTION_ID TYPE ASSET AMOUNT

Crypto Transfers

DATE UTC TRANSACTION_ID TYPE ASSET AMOUNT TRANSACTION_HASH

Reward Deposits

DATE UTC DEPOSIT_ID TYPE ASSET AMOUNT EARN_MONTH
5/1/22 20:04 01G20KJXWBMHV1V6MXMH38J25K Earn Reward ADA 10.4 4/1/2022
5/1/22 16:18 01G206NM5Z6JB1S83P5PSPCTDD Earn Reward BTC 0.000734 4/1/2022
5/1/22 17:49 01G20BVENVD41J50TVB4VM5ZJN5 Earn Reward ETH 0.01283 4/1/2022

Trades

DATE UTC TRADE_ID TYPE ASSET QUANTITY PRICE USD AMT

Month: Jun-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
6/1/2022	0	0.289919	4.11966	3,581.7	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
6/2/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
6/3/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
6/4/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	-	89.6079
6/5/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/6/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/7/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/8/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/9/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/10/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/11/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/12/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/13/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/14/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/15/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/16/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/17/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/18/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/19/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/20/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/21/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/22/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/23/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/24/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/25/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/26/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/27/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/28/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/29/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	54.295	2	2.07	89.6079
6/30/2022	0	0.290662	4.13511	3,592.2	43.489	30.697	3,353,371.7	0	2	2.07	89.6079
Avg Daily Bal:	\$ -	0.290637	4.134595	3,591.9	43.489	30.697	3,353,371.7	52.485	2.0	1.79	89.6079

Rewards Rate: 3.04% 4.05% 3.00% 0.00% N/A N/A N/A N/A N/A N/A
Calculated Earn Rewards: 0.000736 0.01395 8.9 - - - - - - -

USD Transfers

DATE_UTC TRANSACTION_ID TYPE ASSET AMOUNT

Crypto Transfers

DATE_UTC TRANSACTION_ID TYPE ASSET AMOUNT BLOCKCHAIN_FEE TOTAL TRANSACTION_HASH
6/29/22 17:44 01G6R911EPFFVK38R0GZPCY6QP Withdrawal MATIC 35.568 18.727 54.295 0x9d171c0e407e522169c44cb5efd00a9522b32b4ea8f993c2739b7b3e567590d6
6/30/22 3:24 01G6SA6TFQBQ5VK8AEGRKWQT69 Withdrawal UNI 41.543 1.946 43.489 0xcd33d55c1f8ad0a8f13c50a9917b4ccc7b0fc5d95d71351b53e3812e39ebbee3

Reward Deposits

DATE_UTC DEPOSIT_ID TYPE ASSET AMOUNT EARN_MONTH
6/1/22 16:01 01G4G00BZ39VAMEYN8HR99MKDJ Earn Reward ADA 10.5 5/1/2022
6/1/22 13:53 01G4FRN3Q44JCAFNMV8EDGZR7C Earn Reward BTC 0.000743 5/1/2022
6/1/22 10:31 01G4FD385D8F34A9JP5BC3Y1X5 Earn Reward ETH 0.01544 5/1/2022

Trades

DATE_UTC TRADE_ID TYPE ASSET QUANTITY PRICE USD_AMT

Administrative Transfers

DATE_UTC DEPOSIT_ID TYPE ASSET AMOUNT DESCRIPTION
6/4/22 7:06 01G4PRJBRB9TB8YVJV1970AXHF Deposit LUNA 2.07 Deposit is for your airdropped new Luna 2.0 (LUNA). The amount deposited is based on your original Luna balance, via the airdrop schedule determined by the Luna Foundation, and is available to trade.

Month: Jul-22
Customer: Alah Shehadeh

Reward Deposit	
Purchase of Crypto	

Holdings by Date (as of start of day - UTC timezone)

Date	USD	BTC	ETH	ADA	UNI	SAND	SHIB	MATIC	LUNC	LUNA	GALA
7/1/2022	0	0.290662	4.13511	3,592.2	-	30.697	3,353,371.7	-	2	2.07	89.6079
7/2/2022	0	0.291399	4.14906	3,601.2	-	30.697	3,353,371.7	-	2	2.07	89.6079
7/3/2022	0	0.291399	4.14906	3,601.2	-	30.697	3,353,371.7	-	2	2.07	89.6079
7/4/2022	0	0.291399	4.14906	3,601.2	-	30.697	3,353,371.7	-	2	2.07	89.6079
7/5/2022	0	0.291399	4.14906	3,601.2	-	30.697	3,353,371.7	-	2	2.07	89.6079
Avg Daily Bal: \$	-	0.291252	4.146270	3,599.4	-	30.697	3,353,371.7	-	2.0	2.07	89.6079

Rewards Rate: N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
Calculated Earn Rewards: - - - - - - - - - - -

USD Transfers

DATE UTC TRANSACTION ID TYPE ASSET AMOUNT

Crypto Transfers

DATE UTC TRANSACTION ID TYPE ASSET AMOUNT TRANSACTION HASH
6/30/22 3:24 01G6SA6TFQBQ5VK8AEGRKWQT69 Withdrawal UNI 41.543 0xcd33d55c1f8ad0a8f13c50a9917b4ccc7b0fc5d95d71351b53e3812e39ebbee3

Reward Deposits

DATE UTC DEPOSIT ID TYPE ASSET AMOUNT EARN MONTH
7/1/22 16:07 01G6X88G96AGPW3JNM8EPXW94H Earn Reward ADA 8.9 6/1/2022
7/1/22 13:57 01G6X0TBMNE32M7CK66J6JHKEM Earn Reward BTC 0.000736 6/1/2022
7/1/22 10:29 01G6WMMXAQ2CZ3C4TOM1NAWEVR2 Earn Reward ETH 0.01395 6/1/2022

Trades

DATE UTC TRADE ID TYPE ASSET QUANTITY PRICE USD AMT

Exhibit B

Analysis & Findings

VOYAGER

April 2023

BRG CORPORATE FINANCE

ALAH SHEHADEH ACCOUNT DETAIL FOR REWARD GENERATING COINS

DISCUSSION MATERIALS



KIRKLAND & ELLIS LLP

INTELLIGENCE THAT WORKS

DISCLAIMER

VOYAGER

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ALAH SHEHADEH ACCOUNT

EXECUTIVE SUMMARY

BRG reviewed the books and records of the Company. Based on the Company's policies and procedures, BRG calculated daily balances for ADA, BTC, ETH and UNI for Mr. Shehadeh's account. BRG then compared the results to that of the Company and summarized the results below

	Voyager Books & Records				BRG Calculation				Variance			
	Beg Balance	Reward Deposit	Deposit / Withdrawal	Ending Balance	Beg Balance	Reward Deposit	Deposit / Withdrawal	Ending Balance	Beg Balance	Reward Deposit	Deposit / Withdrawal	Ending Balance
1.) ADA ¹	3,512.5	88.7	-	3,601.2	3,512.5	88.7	-	3,601.2	-	-	-	-
2.) BTC	0.28102	0.00771	0.00267	0.29139	0.28102	0.00771	0.00267	0.29139	-	-	-	-
3.) ETH	4.038	0.111	-	4.149	4.038	0.111	-	4.149	-	-	-	-
4.) UNI	43.153	0.336	(43.489)	-	43.153	0.336	(43.489)	-	-	-	-	-

Note: Figures presented above represent actual coin quantity values

- As noted above, BRG's calculations were consistent with that of the Company's books and records for coins held by Mr. Shehadeh that were eligible for rewards. Of note, Mr. Shehadeh held 5 other coins (SAND, SHIB, MATIC, LUNC, LUNA) that were not eligible for rewards either from:
 - 1) The Company not offering rewards on such coins
 - 2) Mr. Shehadeh's balance not meeting the minimum balance threshold to be eligible for rewards
- The following pages summarize the balances of each of the reward eligible coins on a monthly basis
- Refer to the supplemental exhibits for further detail on a daily balances for each coin held by Mr. Shehadeh from Nov-21 to Jul-22

(1) The Company's policy is to display balances in the app on a truncated basis, while the Company keeps full record of the holdings as per the blockchain. By way of example, BRG reviewed the ADA holdings of Mr. Shehadeh on the blockchain and the Company's books and records which expanded to 6 decimal places, and noted they were consistent. The resulting difference between the app presentation and the Company's books and records were noted to be immaterial and balances were consistent with the blockchain.

ALAH SHEHADEH ACCOUNT

PROCESS & SUMMARY

At the request of Judge Wiles, Mr. Shehadeh's account history and rewards earned on the Voyager platform have been reviewed in detail by the Company and their advisors

PROCESS

- Reviewed Mr. Shehadeh's objection and the balances included
- Obtained Company's books and records and reviewed calculation of monthly rewards earned
- Reperformed calculation of monthly rewards for each coin from Nov-21 to Jun-22
- Confirmed that the calculation of monthly rewards per the Company and as displayed in Mr. Shehadeh's account are complete and accurate

SUMMARY

Reward calculation are accurate after reviewing Company's books and records

Reward Rate

- The decrease in the rewards earned over time as noted by Mr. Shehadeh is largely due to reward rates declining from Nov-21 to Jun-22
- Further, monthly rewards are calculated by dividing the annual rate by 12 and multiplying by the monthly avg. daily balance

Pro-Rata Balance

Account only earns rewards for days that certain coins are held (ex. held 1 BTC for 15/30 days – rewards are calculated on 50% of the deposited balance, or 0.5 BTC)

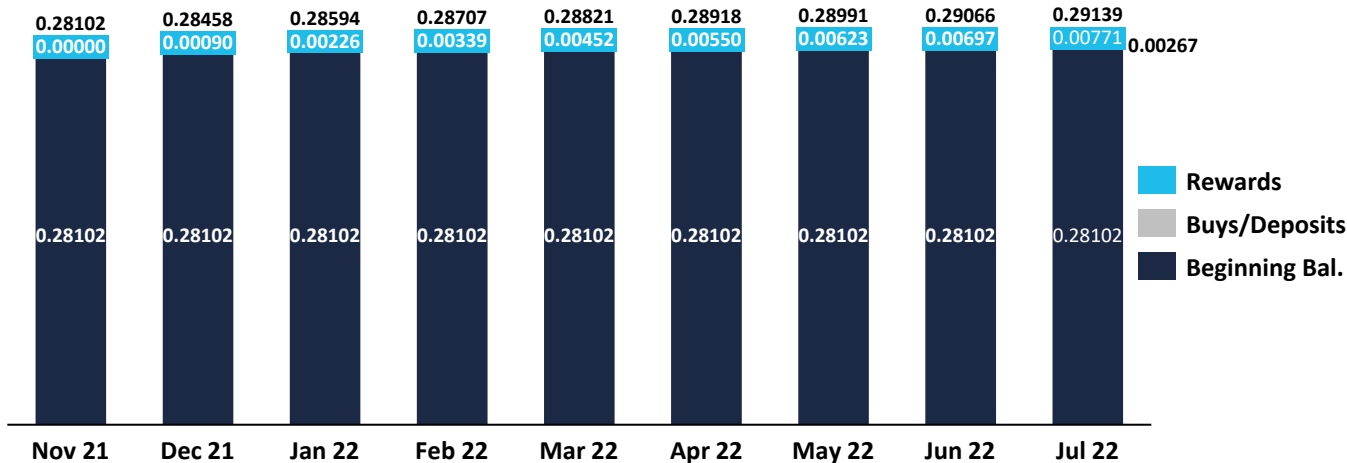
ALAH SHEHADEH ACCOUNT

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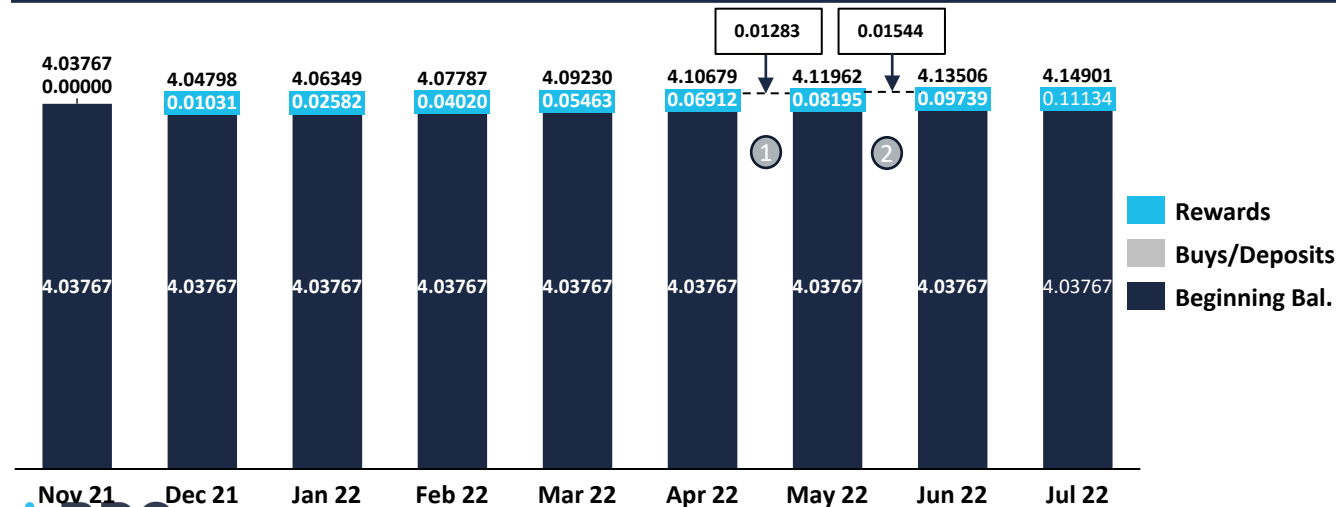
CUMULATIVE BALANCE

BTC Cumulative Balance

**BTC Commentary**

- Mr. Shehadeh's BTC balance increases from 0.28102 to 0.29139 from November 2021 to July 2022
- The growth in Mr. Shehadeh's balance is primarily driven by the BTC rewards he received from December 2021 – July 2022
- In December of 2021 Mr. Shehadeh purchased ~0.00267 BTC which is another contributing factor in his balance increase

ETH Cumulative Balance

**ETH Commentary**

- Mr. Shehadeh's ETH balance increases from 4.03767 to 4.14901 from November 2021 to July 2022
- The growth in Mr. Shehadeh's balance is primarily driven by the ETH rewards he received from December 2021 – July 2022

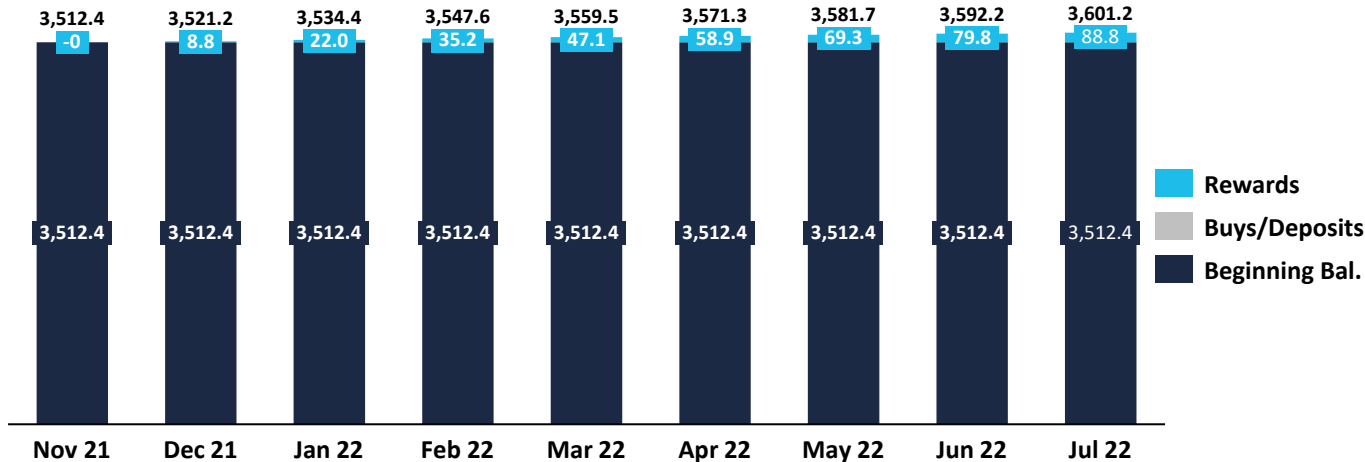
ALAH SHEHADEH ACCOUNT

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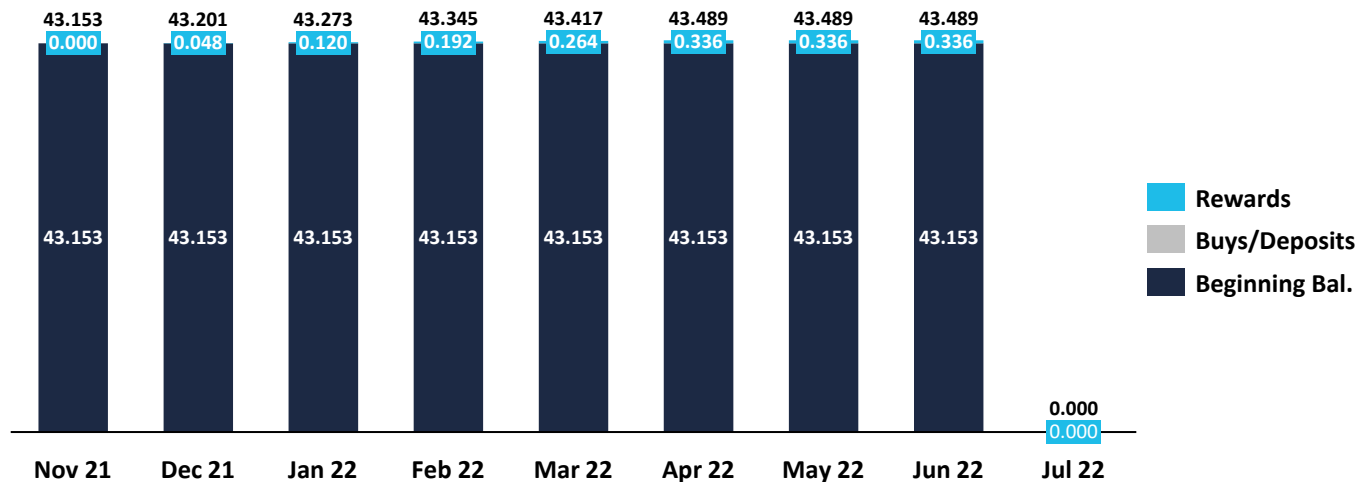
CUMULATIVE BALANCE

ADA Cumulative Balance

**ADA Commentary**

- Mr. Shehadeh's ADA balance increases from 3,512.40 to 3,601.20 from November 2021 to July 2022
- The growth in Mr. Shehadeh's balance is primarily driven by the ADA rewards he received from December 2021 – July 2022

UNI Cumulative Balance

**UNI Commentary**

- Mr. Shehadeh's ADA balance increases from 43.153 to 43.489 from November 2021 to July 2022
- The growth in Mr. Shehadeh's balance is primarily driven by the UNI rewards he received from December 2021 – July 2022
- On June 30th, Mr Shehadeh initiated a withdrawal for the full balance of his account. This withdrawal incurred blockchain gas fees of 1.946 UNI

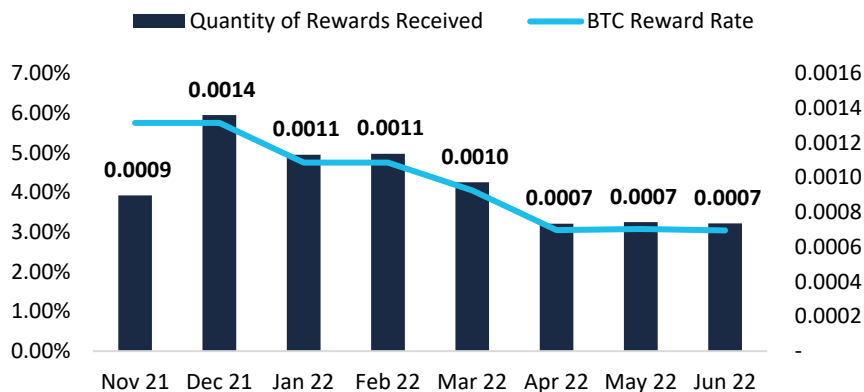
ALAH SHEHADEH ACCOUNT

REWARDS RATES

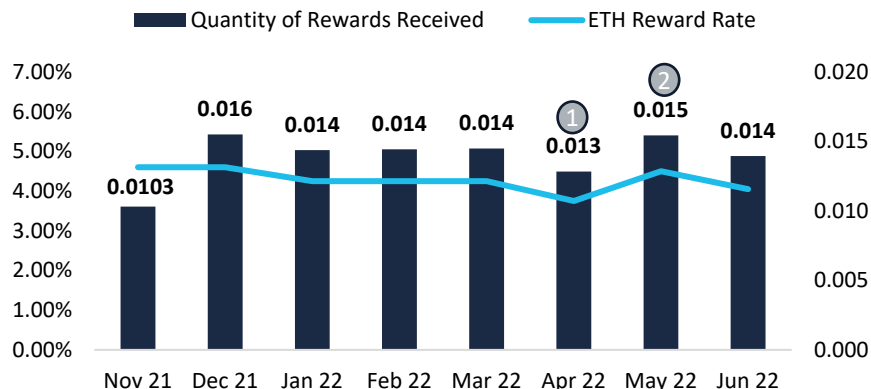
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From November of 2021 through June of 2022 the reward rates for the crypto Mr. Shehadeh held largely declined resulting in lower rewards earned in some periods vs. others

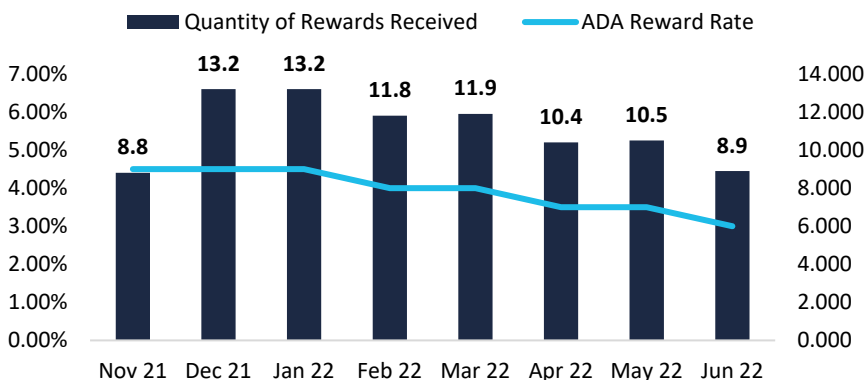
BTC Reward Rate and Rewards



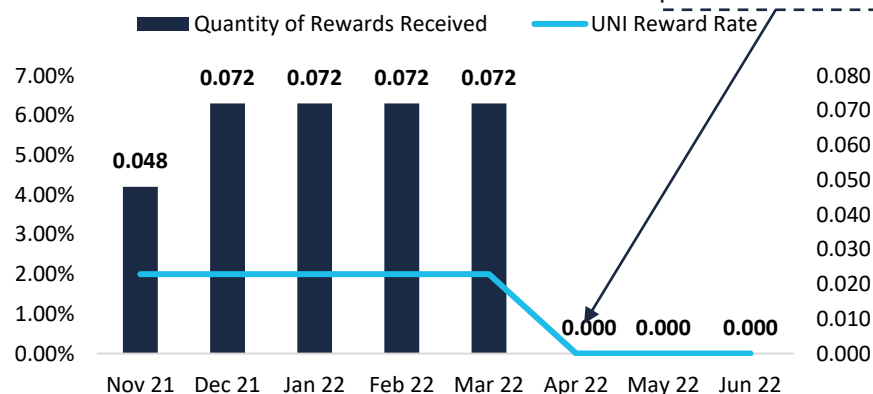
ETH Reward Rate and Rewards



ADA Reward Rate and Rewards



UNI Reward Rate and Rewards



ALAH SHEHADEH ACCOUNT

ILLUSTRATIVE CALCULATION

The following displays how Mr. Shehadeh's November rewards are calculated

11/9/2021 Deposits			
Date	Type	Asset	Quantity
11/9/2021	BLOCKCHAIN	BTC	0.281017
11/9/2021	BLOCKCHAIN	UNI	43.153
11/9/2021	BLOCKCHAIN	ETH	4.037670
11/9/2021	BLOCKCHAIN	ADA	3,512.4

Annual reward rate divided by 12 to get monthly rate

↓

November - Voyager Customer Rewards						
Date ¹	Type	Asset	Annual Reward %	Average Daily %	Avg. Daily Balance	Reward Quantity
12/1/2021	Reward	BTC	5.75%	66.667%	0.187345	0.000897
12/1/2021	Reward	UNI	2.00%	66.667%	28.769	0.048
12/1/2021	Reward	ETH	4.60%	66.667%	2.69178	0.01031
12/1/2021	Reward	ADA	4.50%	66.667%	2,341.6	8.8

Mr. Shehadeh held coins for 20/30 days in November 2021 – average daily percent is 66.667%

↑



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APPENDIX

ALAH SHEHADEH ACCOUNT

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ADA MONTHLY ROLL-FORWARD

ADA

	Calc.	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
1.) Beginning Balance		-	3,512.5	3,521.3	3,534.5	3,547.7	3,559.5	3,571.4	3,581.8	3,592.3
2.) Deposit		3,512.5	-	-	-	-	-	-	-	-
3.) Withdrawal		-	-	-	-	-	-	-	-	-
4.) Reward Deposited		-	8.8	13.2	13.2	11.8	11.9	10.4	10.5	8.9
5.) Ending Balance		3,512.5	3,521.3	3,534.5	3,547.7	3,559.5	3,571.4	3,581.8	3,592.3	3,601.2
<u>Earned Reward Calculation</u>										
6.) Deposit Amount		3,512	-	-	-	-	-	-	-	-
7.) Deposit Date		11/9/2021	-	-	-	-	-	-	-	-
8.) Days Held		20	-	-	-	-	-	-	-	-
9.) Days in Month		30	-	-	-	-	-	-	-	-
10.) Monthly Proration %	8 / 9	67%	-	-	-	-	-	-	-	-
11.) Deposit Balance Eligible for Rewards	6 x 10	2,342	-	-	-	-	-	-	-	-
12.) Monthly Balance Eligible for Rewards		2,342	3,520.9	3,534	3,547	3,559	3,571	3,581	3,592	3,599
13.) Annual Reward Rate		4.50%	4.50%	4.50%	4.00%	4.00%	3.50%	3.50%	3.00%	0.00%
14.) Monthly Reward Rate	13 / 12	0.38%	0.38%	0.38%	0.33%	0.33%	0.29%	0.29%	0.25%	0.00%
15.) Reward Earned	12 x 14	8.8	13.2	13.2	11.8	11.9	10.4	10.5	8.9	-

ALAH SHEHADEH ACCOUNT

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ETH MONTHLY ROLL-FORWARD

ETH

	Calc.	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
1.) Beginning Balance		-	4.04	4.05	4.06	4.08	4.09	4.11	4.12	4.14
2.) Deposit		4.04	-	-	-	-	-	-	-	-
3.) Withdrawal		-	-	-	-	-	-	-	-	-
4.) Reward Earned		-	0.01	0.02	0.01	0.01	0.01	0.01	0.02	0.01
5.) Ending Balance		4.04	4.05	4.06	4.08	4.09	4.11	4.12	4.14	4.15
<u>Earned Reward Calculation</u>										
6.) Deposit Amount		4.04	-	-	-	-	-	-	-	-
7.) Deposit Date		11/9/2021	-	-	-	-	-	-	-	-
8.) Days Held		20	-	-	-	-	-	-	-	-
9.) Days in Month		30	-	-	-	-	-	-	-	-
10.) <i>Monthly Proration %</i>	<i>8 / 9</i>	<i>67%</i>	-	-	-	-	-	-	-	-
11.) Deposit Balance Eligible for Rewards	<i>6 x 10</i>	2.69	-	-	-	-	-	-	-	-
12.) Monthly Balance Eligible for Rewards		2.69	4.05	4.06	4.08	4.09	4.11	4.12	4.13	4.15
13.) <i>Annual Reward Rate</i>		<i>4.60%</i>	<i>4.60%</i>	<i>4.25%</i>	<i>4.25%</i>	<i>4.25%</i>	<i>3.75%</i>	<i>4.50%</i>	<i>4.05%</i>	<i>0.00%</i>
14.) <i>Monthly Reward Rate</i>	<i>13 / 12</i>	<i>0.38%</i>	<i>0.38%</i>	<i>0.35%</i>	<i>0.35%</i>	<i>0.35%</i>	<i>0.31%</i>	<i>0.38%</i>	<i>0.34%</i>	<i>0.00%</i>
15.) Reward Earned	<i>12 x 14</i>	0.010	0.016	0.014	0.014	0.014	0.013	0.015	0.014	-

ALAH SHEHADEH ACCOUNT

BTC MONTHLY ROLL-FORWARD

BTC

	Calc.	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
1.) Beginning Balance		-	0.2810	0.2846	0.2859	0.2871	0.2882	0.2892	0.2899	0.2907
2.) Deposit		0.2810	0.0027	-	-	-	-	-	-	-
3.) Withdrawal		-	-	-	-	-	-	-	-	-
4.) Reward Earned		-	0.0009	0.0014	0.0011	0.0011	0.0010	0.0007	0.0007	0.0007
5.) Ending Balance		0.2810	0.2846	0.2859	0.2871	0.2882	0.2892	0.2899	0.2907	0.2914

Earned Reward Calculation

6.) Deposit Amount		0.28	-	-	-	-	-	-	-	-
7.) Deposit Date		11/9/2021	-	-	-	-	-	-	-	-
8.) Days Held		20	-	-	-	-	-	-	-	-
9.) Days in Month		30	-	-	-	-	-	-	-	-
10.) Monthly Proration %	8 / 9	67%	-	-	-	-	-	-	-	-
11.) Deposit Balance Eligible for Rewards	6 x 10	0.1873	-	-	-	-	-	-	-	-
12.) Monthly Balance Eligible for Rewards		0.1873	0.2838	0.2859	0.2870	0.2882	0.2892	0.2899	0.2906	0.2913
13.) Annual Reward Rate		5.75%	5.75%	4.75%	4.75%	4.05%	3.05%	3.08%	3.04%	0.00%
14.) Monthly Reward Rate	13 / 12	0.48%	0.48%	0.40%	0.40%	0.34%	0.25%	0.26%	0.25%	0.00%
15.) Reward Earned	12 x 14	0.0009	0.0014	0.0011	0.0011	0.0010	0.0007	0.0007	0.0007	-

ALAH SHEHADEH ACCOUNT

UNI MONTHLY ROLL-FORWARD

UNI

	Calc.	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
1.) Beginning Balance		-	43.15	43.20	43.27	43.35	43.42	43.49	43.49	-
2.) Deposit		43.15	-	-	-	-	-	-	-	-
3.) Withdrawal ¹		-	-	-	-	-	-	-	(43.49)	-
4.) Reward Earned		-	0.05	0.07	0.07	0.07	0.07	-	-	-
5.) Ending Balance		43.15	43.20	43.27	43.35	43.42	43.49	43.49	-	-
<u>Earned Reward Calculation</u>										
6.) Deposit Amount		43.15	-	-	-	-	-	-	-	-
7.) Deposit Date		11/9/2021	-	-	-	-	-	-	-	-
8.) Days Held		20	-	-	-	-	-	-	-	-
9.) Days in Month		30	-	-	-	-	-	-	-	-
10.) <i>Monthly Proration %</i>	<i>8 / 9</i>	<i>67%</i>	-	-	-	-	-	-	-	-
11.) Deposit Balance Eligible for Rewards	<i>6 x 10</i>	<i>28.77</i>	-	-	-	-	-	-	-	-
12.) Monthly Balance Eligible for Rewards		28.77	43.20	43.27	43.34	43.41	43.49	43.49	43.49	-
13.) <i>Annual Reward Rate</i>		<i>2.00%</i>	<i>2.00%</i>	<i>2.00%</i>	<i>2.00%</i>	<i>2.00%</i>	<i>0.00%</i>	<i>0.00%</i>	<i>0.00%</i>	<i>0.00%</i>
14.) <i>Monthly Reward Rate</i>	<i>13 / 12</i>	<i>0.17%</i>	<i>0.17%</i>	<i>0.17%</i>	<i>0.17%</i>	<i>0.17%</i>	<i>0.00%</i>	<i>0.00%</i>	<i>0.00%</i>	<i>0.00%</i>
15.) Reward Earned	<i>12 x 14</i>	0.048	0.072	0.072	0.072	0.072	-	-	-	-

(1) Jun-22 withdrawal includes 1.946 UNI gas fees that are incurred when moving crypto on the blockchain

